

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael D. Bromfield
Debtor(s)

Case No. 20-01936-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 01, 2020

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:

Recip ID	Recipient Name and Address
db	+ Michael D. Bromfield, 109 Chelsea Circle, Tobyhanna, PA 18466-8203
5338782	+ Amerihome Mtg Co, Llc, Po Box 77404, Ewing, NJ 08628-6404
5338787	+ Cllcn Bureau Of The Hu, 155 North Plank Rd, Newburgh, NY 12550-1747
5338790	+ Heller's Gas, 500 North Poplar Street, Berwick, PA 18603-1526
5338791	+ Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
5338792	+ Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
5338793	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5338794	+ Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1238
5338797	+ Penn Credit Corporatio, 2800 Commerce Drive, Harrisburg, PA 17110-9307
5338798	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5338781	+ Email/Text: creditandcollections@1199federalcu.org	Oct 01 2020 21:11:00	1199 Seiu Federal Cred, 310 W 43rd St Fl 2, New York, NY 10036-3981
5338783	+ EDI: CAPITALONE.COM	Oct 01 2020 23:38:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5338786	+ EDI: CITICORP.COM	Oct 01 2020 23:38:00	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
5338788	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 01 2020 21:38:36	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
5338789	+ EDI: DISCOVER.COM	Oct 01 2020 23:38:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
5338796	+ EDI: AGFINANCE.COM	Oct 01 2020 23:38:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5338799	+ EDI: RMSC.COM	Oct 01 2020 23:38:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5338784	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5338785	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5338795	*+	Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1238

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC bnicholas@kmlawgroup.com
Jeffrey M Brenner	on behalf of Intervenor Reamstown Mutual Insurance Company jrbrenner@postschell.com cperrault@postschell.com
John J. Martin	on behalf of Debtor 1 Michael D. Bromfield jmartin@martin-law.net kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r59891@notify.bestcase.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Michael D. Bromfield
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-01936-RNO**

Social Security number or ITIN xxx-xx-9797
EIN --_-----

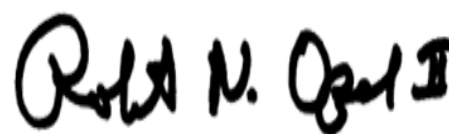
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael D. Bromfield

**By the
court:**10/1/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.